

Division of Allergy and Immunology 111 Michigan Avenue, NW Washington, DC 20010 Phone: (202) 476-3016

Fax: (202) 849-4831

March 5, 2020

Chairwoman Shane Pendergrass Health and Government Operations Committee Room 241, House Office Building Annapolis, MD 21401

RE: Support of HB 1360

Chair Pendergrass and Members of the HGO Committee,

Thank you for the opportunity to speak in support of House Bill 1360. My name is Dr. Michael Keller and I am the Director of the Jeffrey Modell Center for Primary Immunodeficiency Disorders at Children's National Hospital. I am also a Howard County resident, and approximately 50% of my patients are Maryland residents as well. As you've heard from others today, this legislation seeks to do away with a practice called co-pay accumulator programs. Here's how these programs work. Patients often use co-pay assistance programs sponsored by pharmaceuticals to alleviate the financial burden of high-cost medication. In these co-pay accumulator programs, insurance companies eliminate the benefits of co-pay assistance programs to patients. As a medical provider for many children with rare, life-threatening immune conditions, this issue is of critical importance to me, as it impacts the abilities of families to afford lifesaving treatments. As an immunologist, I am often in the position of prescribing expensive treatments for my patients. I do not make that decision lightly. If given the choice, I would always opt for the less costly medication, to make necessary treatments as accessible as possible for my patients. However, for some patients



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with rare medical conditions, high-cost medications are the only treatment option. One of my patients is an 8-year-old boy with congenital agammaglobulinemia, in which his body cannot make antibodies to fight infections. For him, intravenous immunoglobulin therapy keeps potentially life-threatening infections at bay, but it is a life-long therapy, and each infusion costs thousands of dollars. Though there are many immunoglobulin products, all are equally expensive. In patients with primary immunodeficiencies and other rare disorders, these therapies are necessary to avoid potentially life-threatening infections and other complications.

By making essential therapies financially inaccessible for many families, co-pay accumulator programs are simply the newest tool insurance companies are utilizing to force their will on prescribing decisions. I'm here today as a physician asking you to help remove them from that decision process by allowing patients to continue applying co-pay assistance to the long-term financial burdens of costly, but often lifesaving medications. As a pediatrician, I feel that equal access to the ideal therapies is not only essential for proper care, but is a matter of social justice.

There is still much work to be done regarding rising-out-of-pocket costs for patients, but I believe HB1360 is a step in the right direction. Please support this vital piece of legislation.



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Sincerely,

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Michael Keller, MD

Director, Jeffrey Modell Research and Diagnostic Center for Primary Immunodeficiency at Children's National Division of Allergy & Immunology Children's National Medical Center